BRITISH MUTUAL LIFE OFFICE.—The Public are invited to examine for themselves the advantages offered for Assurance by this Office, which will be granted by this Office.—Apply to CHARLES JAMES THICKE, Secretary, 17, New Bridge-street, Blackfriars.

BRITISH MUTUAL SUBSCRIPTION LOAN CLASSES, for Loans or Investments.—Persons desirous of obtaining LOANS from 50l. to 500l., upon approved personal or other security, or profitable and secure investments on the further conditions, are invited to examine the principles of the BRITISH MUTUAL SUBSCRIPTION LOAN ASSURANCE CLASSES, several of which have been already established, and are progressing very satisfactorily, and others (classes Y and Z for Loans and Investments) are now in course of formation, and will shortly commence operation. Prospectuses, reports, and every information may be obtained on application at the British Mutual Life Office, 17, New Bridge-street, Blackfriars. Rules 6d. each copy, or 1s. per post.
CHARLES J. THICKE, Resident Secretary.

ESTABLISHED 1841.

MEDICAL, INVALID, and GENERAL LIFE OFFICE, 28, Pall-Mall.
During the Ten Years this Society has been established, more than Three Thousand Two Hundred Policies have been issued.—
Covering Assurances to the extent of Thirteen Hundred Thousand Pounds.—
Yielding Annual Premiums amounting to upwards of Fifty-three Thousand Pounds.
This Society is the only one possessing Tables for the Assurance of Diseased Lives.
Healthy Lives assured at lower rates than at most other Offices.
A Bonus of 2 per cent. per annum was added to the policies at last Division of Profits.
Agents wanted.
Prospectuses, Forms of Proposal and every other information may be obtained of the Secretary at the Chief Office, or on application to any of the Society's Agents in the country.
P. G. P. NEISON, Actuary.
C. DOUGLAS SINGER, Secretary.

IMPORTANT TO BUILDERS.

LAW PROPERTY ASSURANCE and TRUST SOCIETY, 20, Essex-street, Strand, London. Subscribed Capital, 250,000l., in 5,000 Shares of 50l. each.
DIRECTORS.
Ralph Thomas Brockman, Esq., Folkestone.
Benjamin Chandler, jun., Esq., Shaftesbury.
Edward W. Cox, Esq., 35, Russell-square.
James Macaulay, Esq., 35, Chancery-lane.
Henry Pauli, Esq., 33, Devonshire-place, Portland-place.
Robert Young, Esq., Poole.
This Society is established to apply the principle of Assurance to Property as well as to Life; and its business consists of—

I. PROPERTY.	II. LIFE.
Assurance of Leaseholds	Assurance of Healthy, Diseased, and Doubtful Lives.
Redemption of Mortgages and Loans.	Education Assurance.
Assurance of Copyholds.	Granting of Annuities.
Assurance of Lifeholds.	Granting Present Annuities in Exchange for Reversionary Interests.
Assurance of Titles.	Guarantee of the Fidelity of Clerks, Servants, and Persons required to give Security.
Assurance of Building Societies	
Collateral and Guarantee of Bonds.	
Management of Trusts.	
Loans on the Plan of Building Societies.	

POLICIES INDISPUTABLE.
Prospectuses, Forms of Proposal, and every information will be immediately furnished on application to WILLIAM NEISON, Esq., Actuary and Secretary, 20, Essex-street, Strand, London.

ANNUAL DIVISION OF PROFITS.

GREAT BRITAIN MUTUAL LIFE ASSURANCE SOCIETY, 14, Waterloo-place, and 88, King William-street, City.
THE CHISHOLM, Chairman.
RICHARD HARTLEY KENNEDY, Esq., Deputy-Chairman.
The Annual General Meeting of this Society was held on the 22nd of May, when a Report of the business for the last year was presented, exhibiting a statement of most satisfactory progress, the new policies issued exceeding by one-third the number of those of 1849, and the claims being fully one-fourth under the estimate. After considering a very careful valuation of assets and liabilities, it was resolved to allow a reduction of 20 per cent. on the Premiums payable on all Policies on the participating scale, on which five or more annual payments had been previously made.
Credit is allowed for half the Annual Premiums for the first five years.
The following table exemplifies the effect of the present reduction:—

Age when Assured.	Amount Assured.	Annual Premium hitherto paid.	Reduction of 20 per Cent.	Annual Premium now payable.
	£	£ s. d.	£ s. d.	£ s. d.
20	1,000	20 17 0	4 3 2	16 13 10
30	1,000	25 0 0	5 16 0	19 4 0
35	1,000	43 13 0	13 3 6	30 13 6
40	1,000	69 11 9	24 3 6	56 8 3

A. R. IRVINE, Managing Director.

PROVIDENT LIFE OFFICE, 50, Regent-street; City Branch: 3, Royal Exchange buildings.—Established 1806. Policy-holders' Capital, 1,194,818l. Annual Income, 150,000l. Bonuses declared, 743,000l. Claims paid since the establishment of the Office, 2,661,436l.
PRESIDENT.—The Right Honourable EARL GREY.
DIRECTOR.
The Rev. JAMES SHERMAN, Chairman.
HENRY BLENCOWE CHURCHILL, Esq., Deputy-Chairman.

Henry R. Alexander, Esq.	William Ostler, Esq.
George Dacre, Esq.	Apsley Pellatt, Esq.
William Judd, Esq.	George Round, Esq.
Sir Richard D. King, Bart.	Frederick Squire, Esq.,
The Hon. Arthur Kinnaird.	William Henry Stone, Esq.
Thomas Mangham, Esq.	Capt. William John Williams.

J. A. Beaumont, Esq., Managing Director.
PHYSICIAN.—John Maclean, M.D., F.R.S., 38, Upper Montague-street, Montague-square.
Nineteen Twentieths of the Profits are divided among the Insured.
EXAMPLES OF THE EXTINCTION OF PREMIUMS BY THE SURRENDER OF BONUSES.

Date of Policy.	Sum Insured.	Original Premium.	Bonuses added subsequently, to be further increased annually.
	£	£ s. d.	£ s. d.
1806	2,000	79 10 10 extinguished.	1,200 0 0
1811	1,000	38 19 9 ditto	571 17 9
1818	1,000	34 16 10 ditto	114 13 10

EXAMPLES OF BONUSES ADDED TO OTHER POLICIES.

Policy No.	Date.	Sum Insured.	Bonuses added.	Total with additions to be further increased.
		£	£ s. d.	£ s. d.
821	1807	500	892 12 1	1,392 12 1
1174	1810	1,000	1,109 3 6	2,109 3 6
1205	1811	2,000	1,358 17 6	3,358 17 6

Prospectuses and full particulars may be obtained upon application to the Agents of the office in all the principal towns of the United Kingdom; at the City Branch; and at the head Office, No. 50, Regent-street.

THE LONDON INDISPUTABLE LIFE POLICY COMPANY are prohibited by their Deed of Settlement, duly registered from making Policies upon any second chance. TRUSTEES.—John C. Lawrence, Esq., M.P.; Richard Malins, Esq., Q.C.; Richard Spooner, Esq., M.P.; J. Fuller Maitland, Esq.; Wm. Wilberforce, Esq.
ALEX. ROBERTSON, Manager.
73, Lombard-street, and 24, Connaught-terrace.

RAILWAY ACCIDENTS.

THE RAILWAY ASSURANCE COMPANY (Incorporated under the 7 and 8 Vict. c. 110), capital 100,000l., grants assurances against loss of life or personal injury from railway accident upon the payment of a single premium, which covers an assurance for the whole of life. The following are the rates of premium: For every policy of 100l., 1s.; for 200l., 1l. 8s.; for 1,000l., 6l. 8s.; for 5,000l., 31l. 4s.
Prospectuses, &c., will be forwarded free on application to 5, St. James's-street, London.
W. W. WILLIAMS, Sec.

THE LATE DISASTROUS RAILWAY ACCIDENTS may show the propriety of effecting an insurance with
THE RAILWAY PASSENGERS' ASSURANCE COMPANY, which has been established for the purpose of affording compensation in cases of personal injury, and the payment of a certain sum in the event of death by railway accident. The Company is empowered by special Act of Parliament (3 & 4 Vict. cap. 60), and has a subscribed capital of 1,000,000l. as a guarantee to the assured.
Prospectuses giving the rates of premium, and also particulars of the numerous cases (fatal and otherwise) already relieved, may be obtained at the Offices, 3, Old Broad-street, London.
ALEXANDER BEATTIE, Secretary.

ENGINEERS', MASONIC, and UNIVERSAL MUTUAL LIFE ASSURANCE SOCIETY.
Head office, 348, Strand, London, opposite Waterloo-bridge.
Policies free of stamp duty to the assured.
Policies indisputable.
Medical referees paid by the Society.
Assignments and transfers registered free of charge.
All the profits to the assured.
Every known method of life assurance transacted.
Prospectuses and other information from
FREDERICK LAWRANCE,
348, Strand. Actuary and Secretary.
London, suburban, and provincial Agents Wanted.

PROVISION FOR FAMILIES IN CASE OF DEATH; ENDOWMENTS FOR CHURCHES, CONVENTS, AND SCHOOLS, BY MEANS OF ASSURANCE.

THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 8, New Coventry-street, Leicester-square, London; 15, Bachelor's-walk, Dublin; and 18, Rue Trouchet, Paris. Incorporated under 7 & 8 Vict. c. 110.
CAPITAL 500,000l.
This Company assures diseased as well as healthy lives for sums of from 5l. to 5,000l.
The annual income is nearly 4,000l.
Lives declined by other offices accepted at equitable rates.
Prospectuses, proposals, and every information furnished on application to the Actuary or Secretary.
WILLIAM HENRY ARCHER, Actuary.
WILLIAM NORRIS, Secretary.

LIFE ASSURANCE for the WORKING-CLASSES.
BRANCH OFFICE—3, EXETER 'CHANGE, WELLINGTON STREET NORTH (opposite Waterloo bridge), STRAND.
Open every Evening from Six till Eight o'clock.
Subscription for assuring payments of 1l. and up to 20l. payable on death of subscriber, may be made upon the following terms, certified by the Actuary of the Company, W. H. Archer, Esq.:—
Weekly Contributions for payment of 1l. at death.
Healthy persons whose age on becoming subscribers shall be—
From 10 to 25 years, to pay One Penny per Week.
" 26 to 45 " " Twopence " "
" 46 to 55 " " Threepence " "
Collectors call at the houses of Subscribers for these weekly subscriptions.
The rate of subscription will not increase as the contributor grows older, but the same weekly amount paid at the commencement will be continued throughout life.
Subscribers may withdraw from one to ten subscriptions, so as to secure the sum of Five, Ten, Fifteen, Twenty, and so on up to Fifty Pounds.
N.B. No communications relative to the assurance of sums from 1l. to 20l. can be attended to unless addressed to Mr. JOHN MOLYNEUX, 3, Exeter 'Change, Wellington-street North, Strand.

PHILLIPS'S PATENT FIRE ANNIHILATOR COMPANY.—NOTICE IS HEREBY GIVEN, that no further application for Shares in this Company will be received after TUESDAY, the 2nd day of September next.
By order of the Board, J. E. B. CURTIS, Sec.
Offices and Depot of the Fire Annihilator Company,
109, Leadenhall-street, City.

SHARES.—Timber Preserving Company (Incorporated by Act of Parliament).—Payne's, Bethell's, and Margary's Patents.—TO BE SOLD, FIFTY CLASS B paid-up SHARES in the above Company, offering an unusually good opportunity for investment.—N.B. The owner will treat for an advance by way of mortgage upon the shares.—Apply by letter, to Messrs. POOLE and STEELE, Solicitors, Frome.

BIRKBECK PERMANENT BUILDING SOCIETY. Offices—London Mechanics' Institution Southampton-buildings, Chancery-lane.
Shares, 50l. Monthly subscription, 6s. 6d. Entrance-fee, 2s. 6d.
Patron
WILLIAM LLOYD BIRKBECK, Esq., F.L.M.I.
President
Lord DUDLEY STUART, M.P.
The Right Hon. C. P. VILLIERS, M.P.
Vice-Presidents
Charles Hindley, Esq., M.P.
Valentine Knight, Esq., V.P.L.M.I.
Trustees
William Ewart, Esq., M.P.
John Thomas Sharp, Esq.
Consulting Actuary
Arthur Scratchley, Esq., M.A., F.R.A.S.
Subscription Meeting: the second Tuesday in each month.
Prospectuses forwarded on application to
FRANCIS RAVENSCROFT, Manager.

NEW SHOW-ROOMS FOR BEDSTEADS.—HEAL and SON have erected some extensive Warerooms for the purpose of keeping every description of Bedstead. In them their stock will include every sort manufactured, from the cheap stump, for servants' use, to the handsomely ornamented four-post pillared Canopy, as well as Brass Bedsteads of every shape and pattern; and in Wooden Bedsteads their rooms are sufficiently extensive to allow them to fit up a variety, both in Polished Birch and Mahogany, of Four-post, Canopy, and French, and also of Japanned Bedsteads—in fact, to keep in stock every sort of Bedstead that is made; and they have also a general assortment of Furniture Chintzes, Damasks, and Dimities, so as to render their stock complete for the Furnishing of Bedsteads as well as Bedding. And without attempting to compete with the prices at which the lowest class of Furniture is sold, and which is fit for no useful purpose, their new stock will be found to be priced on the same principle by which their Bedding Trade has, during the last thirty years, been so successfully extended, and the goods, whether of a plain and simple pattern, or of a handsomer and more expensive character, are of well-approved materials, sound workmanship, and warranted.
HEAL and SON'S List of Bedding, containing full particulars of Weights, Sizes, and Prices of every description of Bedding, sent free by post, on application to their factory.
196 (opposite the Chapel), Tottenham-court road, London.

REDUCED PRICES.—EDWARD SIMMS, late William Cheney, of Willow road, Pimlico Bedding Manufacturer, begs to inform the Trade that he has now on hand at his Manufactory (the first of its kind ever established) a very large Assortment of Dry and Well-seasoned OAK and DEAL PREPARED FLOORING BOARDS and MATCH BOARDING of all sorts, from ¾ inch to 1¼ inch thick, planed to a parallel width and thickness, and as greatly reduced Prices. Also, Timber, Deals, Oak Planks, Scantlings, Battens, &c., all equally cheap for Machining, Lathe, &c.—Address, E. SIMMS, late W. Cheney's Flooring Manufactory, Willow-road, Pimlico Basin.

PREPARED FLOORING.—ALFRED ROSLING begs to call the attention of Builders and Consumers generally to his STOCK of BOARDS, prepared in the best possible manner, and fit for present use; their superiority to the floor-boards generally sold is also unanimously evinced by the greatly increased demand. A. ROSLING is in a position to offer every description of Mouldings and other deals imported into this country at the lowest possible price consistent with fair trading; and begs to solicit the orders of those who have not as yet favoured him, feeling assured he can offer them advantages which they will appreciate.—Southwark-bridge Wharf, Bankside.

THOMAS ADAMS, MAHOGANY and TIMBER MERCHANT, Bermondsey New-road, near the Brick-lane Arms; in the immediate vicinity of the London-bridge Station.—T. A. continues to offer those who may favour him with their custom the following advantages, viz.—A selection from a large SEASONED STOCK of FLOORING and MATCHED BOARDING, always kept under cover (the having very large drying sheds), at the LOWEST POSSIBLE PRICES, and he makes it his study to execute all orders with the greatest despatch, and expressly to the requirements of the parties as to quality and length; also he begs to state that the boards are measured after they are prepared. Mouldings from a very large stock, fit for immediate use, at reduced prices; a drawing of 200 patterns, with prices, forwarded on receipt of two postage stamps. A very extensive stock of Cut Deals of every description (kept under cover), at wholesale prices, and the sawing charged at reduced mill prices. Scantlings cut to order at per load. In fact, all wood goods, either Foreign or English, and in every shape that can be required by builders, cabinet makers, wheelwrights, &c. Every inducement offered to cash buyers. All goods, except whole timber, delivered free within four miles. Great care taken to pack goods sent by railway.
N.B. English timber taken in exchange.

DRY PREPARED FLOORING MATCHED BOARDS and **MOULDINGS**, the largest, cheapest, and best assortment in London, at J. and H. SANDELL'S, Wholesale and Retail Timber Merchants, Waterloo-bridge-road, Lambeth, adjoining the Station of the South-Western Railway. Also, a very large assortment of sawn and uncut Deals kept in stock, and delivered free within three miles of the works.
August, 1851.

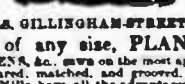
TO PLASTERERS AND BUILDERS.

BALTIC LATHS, 1l. 15s. per Load, Cash.—The number of Laths each Bundle contains, 4 feet, 120; 3 feet 6 in. 120; 3 feet, 140; 2 ft. 6 in. 120; 2 ft. 10in.—At H. ARUNDELL'S, Lath Manufactory, Webber-street, Blackfriar's-road.

MOULDINGS by Machinery at Reduced Prices.

Large Ogee Architrave, 9 inches by 1 inch,	6s. 6d.	per 100 feet.	
Do.	Do. with returned bead,	Do.	Do.
Small Ogee Architrave, 5½ inches by 1 inch,	3s. 6d.	Do.	
Do.	Do. with returned bead,	Do.	Do.
Ogee Door Moulding		3s. 6d.	Do.

A list of sections of the most useful and approved designs, with prices proportionate to the above, will be forwarded on receipt of a penny stamp. Terms, cash.—Apply to THOMAS ARCHBUTT, Saw Mills, Cambridge-street, Old St., Paneras-road.



SAW MILLS, GILLINGHAM-STREET, PIMLICO.

TIMBER of any size, PLANK, DEALS, and BATTENS, &c., sawn on the most approved principle; Boards, &c., prepared, matched, and grooved, by Muir's Patent Machinery. The Mills have all the advantages of navigation and water-carriage, being connected with the Thames by the Grosvenor Canal. Goods fetched from the docks, and carted home free of charge.
Address to HENRY SOUTHAM,
Saw Mills, Gillingham-street, Pimlico.
N.B. Estimates given for Sawing and Planing.

THE GENERAL WOOD-CUTTING COMPANY, TIMBER WHARF, SAWING, PLANING, AND MOULDING MILLS,
Belvedere-road, Lambeth, near Waterloo-bridge,
are prepared to supply timber and deals, &c., cut and uncut, to any extent at the nearest prices of the day. They keep a large stock of WELL-SEASONED FLOORING and MATCH BOARDS, which, being manufactured by themselves, they offer at the lowest remunerating profit. Their extensive saw-mill will be found convenient to the purchasers of their timber, as it can be immediately cut and prepared to suit any purpose.
The Company beg leave to call the attention of the trade to their NEW MOULDING LIST, the largest ever published, and to state that, in addition to the numerous patterns therein delineated, their machinery enables them to execute every description of mouldings, from drawings, &c., with an accuracy and despatch which must insure satisfaction.
The moulding list, containing nearly 200 diagrams, with prices attached, may be had at the company's mills, or shall be forwarded on receipt of eight postage stamps (the amount of the postage thereon).
* The company (without previous preparation) manufactured and delivered to the Great Exhibition fifty stands miles of sash bars within ten days after receiving Messrs. Fox, Henderson, and Co.'s order, which these gentlemen have certified, and that the work was executed to their entire satisfaction.

TIMBER PRESERVING COMPANY.—LONDON WORKS and SAW-MILLS, DURRANT'S WHARF, ROTHERHITHE.—This Company, in conjunction with their works for the preservation of timber against dry or wet rot, fire, &c., are prepared to undertake SAWING of every description on moderate terms. Their spacious wharf affords every facility for receiving timber or deals from the docks, for contractors, builders, or others, to be converted and delivered as required.—For prices, &c., apply to the Manager at the Works, or to the Secretary, 89, King William-street, London-bridge.

CARPENTERS' WORK-BENCHES.—A quantity TO BE SOLD. Lowest price 14s. each.—Apply, 13, Little Portland-street, Regent-street.

TO BUILDERS, CARPENTERS, &c.

FOR SALE, a new patent PLANING-MACHINE, adapted for planing the surface of boards of all thicknesses from 12 inches wide. Can be worked either by steam or hand power. Price, 65l.—WORSSAM and CO., Engineers, King's-road, Chelsea.

SAWING MACHINERY FOR SALE—Second-hand, viz.—a Steam Engine of twenty horse power, with Boiler; two Back Saw Mills (large and small sizes), with Engine Power complete; a Vertical Deal Saw Mill; two Circular Saw Benches, with cast-iron frames; and a Planing Machine, with all necessary gears.—Apply, PERRIOTT, Hive Iron Works, Cork, or Office of "The Builder," 1, York-street, Covent-garden.

CAMBRIDGE WHARF, GROSVENOR-BASIN, PIMLICO.—PRIME ENGLISH OAK TIMBER TREES for SALE BY PRIVATE CONTRACT.—About 60 loads (just landed) of clean coppice growth particularly sound, and of this year's fall. Some of large dimensions, and very clean.—Terms may be had of Mr. STOBBS, the proprietor of the Wharf, Wilton-road, Pimlico. If by letter, apply to Mr. ABRM. BRYANT, Surveyor, Denbigh-street, Pimlico.

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